Attorney

Docket No.: FJFNX-181XX

## DECLARATION AND POWER OF ATTORNEY

## As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

## WEIGHTED CREDIT-BASED ARBITRATION USING CREDIT HISTORY

The s	pecification of	which (check one):						
[X]	is attached her	eto. [] was file amended	d on		as Apr	plication f applic	n No able).	
[]w	as filed as PCT nd was amended u	International. Appl. nder PCT Article 19	No		on (if appl	icable).		
I he speçi	reby state that fication, includ	I have reviewed ing the claims, as a	and unde mended b	erstand they amer	ne content dment ref	ts of t erred to	he abov above.	e-identified
I ack app Ii	nowledge the du cation in accord	ty to disclose infor ance with Title 37,	rmation v Code of	which is m Federal Re	aterial togulations	o the pa §1.56(a	atentabi ).	lity of this
appli any f the a	cation(s) for pa oreign applicati pplication on wh	rign priority benef tent or inventor's on for patent or inv ich priority is clai	certifica ventor's .med:	ate listed	below and	l have a	lso iden	tified below
march Rose	Prior Foreign	n Application(s)		<u>Dat</u>	e Filed	<u>Pr</u>	iority	Claimed
The state of the s	(Number)	(Country)		(Da	y/Month/	Year)	[ ] Yes	[ ] No
	(Number)	(Country)	<del></del>	(Da	y/Month/	Year)	[] Yes	[] No
	(Number)	(Country)		(Da	y/Month/	Year)	[ ] Yes	[] No
I hen appli	ceby claim the cation(s) listed	benefit under Titl below:	e 35, U	SC §119(e	) of any	United	States	provisional
	(Application	Number)		(Filing	g Date)		·	
	(Application	Number)		(Filing	g Date)			
	(Application	Number)	-	(Filing	g Date)			

Express Mail Number

EV009949530US

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I hereby claim the benefit under Title 35 USC §120 of any United States application(s) listed below and insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35 USC §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

(Application No.)	(Filing Date)	(Patented/pending/abandoned)
(Application No.)	(Filing Date)	(Patented/pending/abandoned)
(Application No.)	(Filing Date)	(Patented/pending/abandoned)

**POWER OF ATTORNEY:** As a named inventor, I hereby appoint the following attorney(s) to prosecute this application and transact all business connected therewith in the Patent and Trademark Office, and to file with the USRO any International Application based thereon.

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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x	X					

Attorney
Docket No.: FJFNX-181XX

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